

10 Steps to Recover from Identity Theft

1. Keep a record of whom you call and when.
2. Contact the fraud departments of the three major credit bureaus. Ask that they put a "fraud alert" on your account and send you a free credit report:

Equifax: 1-800-525-6285

www.equifax.com

P.O. Box 740241

Atlanta, GA 30374-0241

Experian: 1-888-EXPERIAN (397-3742); www.experian.com

P.O. Box 9532

Allen, TX 75013

TransUnion: 1-800-680-7289

www.transunion.com

Fraud Victim Assistance Division

P.O. Box 6790

Fullerton, CA 92834-6790

3. Report the theft of your identity to your local law enforcement agency. Ask for a copy of the police report, and to have your case entered into the NCIC Identity Theft File.
4. Complete an Identity Theft Passport application (available at www.doj.mt.gov) and return it to the law enforcement agency you reported the crime to in Step 3. Include a copy of your driver's license. Law enforcement will send the completed form to the Identity Theft Passport Program.

5. Report the crime to the FTC and complete an FTC ID Theft Affidavit. (Don't mail it to the FTC.)

Federal Trade Commission

www.consumer.gov/idtheft

1-877-IDTHEFT (438-4338)

TTY: 1-866-653-4261

6. Mail copies of the following to all three credit bureaus and to all creditors and collection agencies showing or collecting the fraudulent charges:
 - the FTC ID Theft Affidavit
 - the Police Report
 - your Identity Theft Passport (if you have one), and
 - a letter disputing the fraudulent charges.

The dispute letter **must do all** of the following:

- identify you
- indicate which accounts are disputed
- affirmatively state that you had nothing to do with the charges on the accounts
- request that the accounts be blocked from your credit report

Sample Dispute Letters

www.doj.mt.gov

7. Notify all financial institutions you have an account with that you are a victim of identity theft. Change your account numbers and passwords.
8. Request a copy of your federal criminal history record. The application is available online or from the ID Theft Passport Program, 1-406-444-3728.

FBI Criminal History Record

www.fbi.gov/hq/cjisd/fprequest.htm

9. Check your credit report with all three credit bureaus (listed in Step 2) every three months until the matter is resolved.
10. Pay any portion of a bill that is accurate. DO NOT pay charges you are disputing.